

Government of India  
Ministry of Finance  
Department of Financial services

**LOK SABHA**  
**UNSTARRED QUESTION No. 1259**  
ANSWERED ON JULY 25, 2022/ SRAVANA 3, 1944 (SAKA)

**PMMY in Maharashtra**

1259. SHRIMATI BHAVANA PUNDALIKRAO GAWALI:  
SHRI KRUPAL BALAJI TUMANE:

Will the Minister of FINANCE be pleased to state:

- (a) the main features and objectives of Pradhan Mantri Mudra Yojana (PMMY) along with the number of beneficiaries of this scheme in the country at present, State-wise including Maharashtra;
- (b) the details of the loan granted under the scheme in the country during the last three years, State/UT-wise including Nagpur-Ramtek Parliamentary constituency;
- (c) the details of the number of applications received, funds sanctioned, allocated and utilised under the said scheme in the country so far, category and State/UTwise including Maharashtra;
- (d) the details of new industrialists, female industrialists, persons belonging to Scheduled Tribes and other persons hailing from the Yavatmal-Washim and Nagpur-Ramtek districts benefitted under the scheme;
- (e) the details of the targets set, the progress of work and the achievement made therein so far; and
- (f) whether any target has been fixed to provide employment to women under the said scheme and if so, the details thereof?

**ANSWER**

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a) Under Pradhan Mantri Mudra Yojana (PMMY), institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) for entrepreneurial activities to micro/small business units which help in creating income generating activities in sectors such as manufacturing, trading, services and activities allied to agriculture.

As per data uploaded by MLIs on Mudra portal, as on 01.07.2022, over 35.88 crore loans have been sanctioned across the country under PMMY since its inception in April 2015. Out of the above, a total of 2.83 crore loans have been sanctioned in the State of Maharashtra. Number of Mudra loans extended in States/UTs is placed at Annexure I.

(b) State/UT-wise details of loans extended under PMMY during the last three financial years is placed at Annexure II. During this period, 10.39 lakh loans have been extended under this Scheme in the District of Nagpur with sanction and disbursement of Rs. 5,260 crore and Rs. 5,147 crore respectively.

(c) Loans under the PMMY are extended across three categories, viz. Shishu (loans up to Rs. 50,000), Kishore (loans from Rs. 50,001 to Rs. 5 lakh) and Tarun (loans from Rs. 5 lakh to Rs. 10 lakh). State/UT-wise and loan category wise details of loans extended under the Scheme are placed at Annexure III. Detail of applications received for loan under PMMY is not centrally maintained.

(d) Details of loans extended under PMMY in Nagpur, Yavatmal and Washim districts is placed at Annexure IV.

(e) The Government allocates annual targets under PMMY to the MLIs. Details of targets allotted and amount sanctioned under the Scheme since its inception are furnished below:-

(Amount in Rs. Crore)

<b>PMMY - Target vs Achievement</b>		
<b>Financial Year</b>	<b>Target</b>	<b>Sanctioned Amount</b>
2015-16	1,22,188	1,37,449
2016-17	1,80,000	1,80,529
2017-18	2,44,000	2,53,677
2018-19	3,00,000	3,21,723
2019-20	3,25,000	3,37,465
2020-21	3,50,000	3,21,759
2021-22	3,00,000	3,39,110

(f) No targets are provided for employment to PMMY borrowers including women.

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**Annexure I as referred to in Part (a) of Lok Sabha Unstarred Que  
No 1259 for reply on 25.07.2022**

**State/UT-wise number of loans extended under Pradhan Mantri  
Mudra Yojana (PMMY) (from 08.04.2015 to 01.07.2022)**

<b>Sr No</b>	<b>State/UT Name</b>	<b>No. of Loan A/Cs</b>
1	Andaman and Nicobar Islands	45,171
2	Andhra Pradesh	62,51,100
3	Arunachal Pradesh	73,219
4	Assam	93,97,660
5	Bihar	3,62,43,195
6	Chandigarh	1,53,292
7	Chhattisgarh	71,09,306
8	Dadra and Nagar Haveli	20,727
9	Daman and Diu	6,462
10	Delhi	27,31,525
11	Goa	2,79,275
12	Gujarat	1,09,87,200
13	Haryana	67,65,911
14	Himachal Pradesh	7,51,871
15	Jharkhand	1,00,53,398
16	Karnataka	3,42,86,647
17	Kerala	1,18,86,522
18	Lakshadweep	6,465
19	Madhya Pradesh	2,19,75,603
20	Maharashtra	2,83,13,573
21	Manipur	4,04,974
22	Meghalaya	2,12,563
23	Mizoram	90,508
24	Nagaland	98,917
25	Odisha	2,42,27,276
26	Pondicherry	9,45,726
27	Punjab	70,46,318
28	Rajasthan	1,55,21,893
29	Sikkim	1,22,852
30	Tamil Nadu	4,21,99,492
31	Telangana	53,47,788
32	Tripura	22,80,736
33	Union Territory of Jammu and Kashmir	11,51,068
34	Union Territory of Ladakh	33,533
35	Uttar Pradesh	3,35,39,755
36	Uttarakhand	22,09,411
37	West Bengal	3,59,88,187
	<b>All India</b>	<b>35,87,59,119</b>

*Source: As per data uploaded by Member Lending Institutions (MLIs) on  
Mudra portal*

**Annexure II as referred to in Part (b) of Lok Sabha Unstarred Que No. 1259 for reply on 25.07.2022**

**State/UT-wise number of loans extended under Pradhan Mantri Mudra Yojana (PMMY) in last three financial years**

Amount in Rs. Crore

Sr. No.	State/UT Name	FY 2019-20			FY 2020-21			FY 2021-22		
		No of Loan A/Cs	Sanctioned Amount	Disbursed Amt	No of Loan A/Cs	Sanctioned Amount	Disbursed Amt	No of Loan A/Cs	Sanctioned Amount	Disbursed Amt
1	Andaman and Nicobar Islands	1733	75.63	73.12	5,468	123.01	119.32	1,901	77.40	76.53
2	Andhra Pradesh	844501	10439.93	10090.71	11,52,152	12,028.33	11,564.66	11,17,922	11,829.82	11,445.42
3	Arunachal Pradesh	23288	156.05	150.56	6,159	179.31	172.12	5,705	90.50	86.51
4	Assam	1668347	7788.63	7571.60	11,89,829	7,657.19	7,399.66	6,82,889	4,866.50	4,577.28
5	Bihar	6712494	27435.78	26340.31	53,06,694	25,589.31	24,019.78	66,78,155	32,096.95	30,725.07
6	Chandigarh	24313	404.27	390.16	20,295	449.35	432.22	14,926	281.66	273.03
7	Chhattisgarh	1261018	6959.04	6691.69	10,27,266	6,746.80	6,423.07	9,70,396	5,929.49	5,797.46
8	Dadra and Nagar Haveli	2899	44.44	42.78	3,787	52.77	51.09	3,691	50.42	49.34
9	Daman and Diu	766	24.65	22.37	1,140	28.05	19.11	706	19.95	18.91
10	Delhi	568596	5209.95	5069.32	3,30,497	4,130.30	4,003.83	1,94,835	2,616.58	2,559.59
11	Goa	39040	507.41	480.46	37,520	553.70	501.47	35,950	491.36	472.87
12	Gujarat	2096393	13745.58	13529.73	14,30,956	11,579.26	11,313.24	15,90,960	12,152.39	11,990.04
13	Haryana	1155917	7858.89	7623.25	10,05,453	7,552.06	7,303.11	10,57,963	7,768.34	7,574.18
14	Himachal Pradesh	107865	2403.20	2226.32	1,30,494	2,365.06	2,163.83	1,07,556	2,152.58	2,027.43
15	Jharkhand	1720485	7964.11	7767.09	16,68,281	8,471.20	8,177.78	17,77,882	8,817.00	8,615.43
16	Karnataka	5733127	30185.73	29702.91	46,45,196	30,199.18	29,785.29	42,98,481	28,695.29	28,374.92
17	Kerala	2176889	13143.08	12921.14	15,86,258	11,416.45	11,238.55	16,20,168	11,698.12	11,549.58
18	Lakshadweep	796	8.30	6.15	1,799	23.06	22.94	725	16.66	16.47
19	Madhya Pradesh	3557948	19060.01	18578.04	32,49,158	18,474.24	17,822.84	32,31,804	18,814.95	18,218.44
20	Maharashtra	4769888	27899.09	27394.57	37,54,163	25,208.63	24,624.06	41,58,052	25,797.74	25,416.48
21	Manipur	90175	412.59	393.43	69,906	435.42	406.68	74,138	413.42	379.20
22	Meghalaya	44416	273.54	266.45	40,478	414.67	402.43	16,892	211.84	204.01
23	Mizoram	20435	249.88	236.09	12,716	245.30	211.15	11,396	211.29	192.30
24	Nagaland	15082	184.01	169.84	19,787	261.07	244.48	15,191	229.00	209.49
25	Odisha	3715335	15414.73	15154.36	36,34,998	15,328.63	14,919.04	36,70,907	16,900.00	16,557.27
26	Pondicherry	139444	764.28	756.63	1,08,775	618.77	606.91	1,31,525	801.43	795.30
27	Punjab	1281307	8882.27	8605.75	10,94,143	7,413.44	7,065.11	11,09,810	8,179.96	7,926.06
28	Rajasthan	2994534	19661.94	19366.09	24,81,296	18,571.38	18,223.39	26,67,998	18,999.20	18,728.94
29	Sikkim	19862	176.24	171.67	15,356	200.95	193.09	11,059	162.54	156.89
30	Tamil Nadu	7117666	35006.37	34615.11	49,47,732	28,967.97	28,534.56	56,25,146	32,477.55	32,262.94
31	Telangana	1435626	9128.24	8986.82	6,36,219	6,947.89	6,765.03	5,33,545	6,168.85	6,010.47
32	Tripura	397094	1583.46	1555.30	3,26,855	2,116.81	2,040.35	3,57,304	2,496.63	2,445.73
33	Union Territory of Jammu and Kashmir	155153	3552.25	3470.50	2,94,501	5,513.46	5,401.94	2,62,645	5,788.31	5,696.54
34	Union Territory of Ladakh	5602	178.45	174.66	8,477	228.05	223.75	8,176	233.79	231.55
35	Uttar Pradesh	5861422	30949.36	29801.37	47,38,452	29,231.35	27,875.13	57,87,982	33,663.73	32,850.80
36	Uttarakhand	301996	2944.55	2830.41	3,01,870	3,100.82	2,953.57	3,33,914	3,015.89	2,939.91
37	West Bengal	6176529	26789.20	26457.88	54,50,920	29,335.98	28,529.86	56,27,231	34,893.20	33,949.81
	<b>All India</b>	<b>6,22,37,981</b>	<b>337465.13</b>	<b>329684.64</b>	<b>5,07,35,046</b>	<b>3,21,759.22</b>	<b>3,11,754.44</b>	<b>5,37,95,526</b>	<b>3,39,110.33</b>	<b>3,31,402.19</b>

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal

**Annexure III as referred to in Part (c) of Lok Sabha Unstarred Que No. 1259 for reply on 25.07.2022**

**State/UT-wise and loan category-wise details of loans extended under Pradhan Mantri Mudra Yojana (PMMY) (08.04.2015 to 01.07.2022)**

Amount in Rs. Crore

Sr. No.	State Name	Shishu			Kishore			Tarun		
		No of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No of Loan A/Cs	Sanctioned Amount	Disbursed Amount
1	Andaman and Nicobar Islands	24,214	86.53	86.05	16,089	319.09	310.44	4,868	383.54	373.00
2	Andhra Pradesh	38,79,480	9,394.30	9,044.02	20,25,701	36,438.91	34,381.88	3,45,919	25,266.34	24,278.72
3	Arunachal Pradesh	57,156	160.96	159.91	10,723	258.24	242.69	5,340	425.30	407.19
4	Assam	81,66,309	23,495.46	23,389.15	11,25,904	14,225.33	13,357.96	1,05,447	6,629.31	6,253.43
5	Bihar	3,23,57,297	87,999.38	86,711.30	36,28,082	44,616.92	39,534.93	2,57,816	18,745.66	17,692.92
6	Chandigarh	95,372	240.66	233.26	41,944	1,009.79	975.11	15,976	1,243.60	1,197.54
7	Chhattisgarh	62,30,554	15,828.90	15,491.60	7,52,328	11,608.12	10,650.56	1,26,424	9,663.72	9,255.81
8	Dadra and Nagar Haveli	12,740	39.11	38.51	6,198	106.82	103.41	1,789	135.35	132.12
9	Daman and Diu	3,259	6.04	4.93	2,108	50.28	47.40	1,095	89.74	77.48
10	Delhi	21,02,627	5,496.52	5,405.34	4,50,583	10,149.56	9,915.23	1,78,315	13,844.40	13,440.13
11	Goa	1,85,125	553.60	536.79	76,066	1,511.98	1,433.27	18,084	1,388.61	1,293.85
12	Gujarat	87,15,652	25,150.88	24,999.00	17,50,401	28,899.51	28,297.03	5,21,147	25,041.00	24,426.14
13	Haryana	56,03,423	15,621.09	15,361.65	9,76,679	16,054.75	15,350.94	1,85,809	14,025.11	13,500.97
14	Himachal Pradesh	3,75,336	1,006.36	893.67	2,98,995	6,881.79	6,343.83	77,540	6,197.31	5,903.90
15	Jharkhand	88,89,609	22,829.72	22,419.06	10,41,828	14,287.59	13,672.45	1,21,961	9,379.20	8,886.32
16	Karnataka	2,88,18,849	76,950.24	76,397.11	48,10,522	66,513.89	65,025.27	6,57,276	38,657.81	37,146.97
17	Kerala	97,16,525	25,311.02	25,111.45	19,51,721	28,517.10	27,935.82	2,18,276	17,581.36	17,046.24
18	Lakshadweep	3,872	10.28	8.92	2,319	53.54	48.40	274	22.34	20.76
19	Madhya Pradesh	1,91,28,997	50,348.07	49,639.15	23,69,206	35,626.38	33,595.68	4,77,400	25,702.16	24,298.62
20	Maharashtra	2,42,37,022	62,932.09	62,385.91	33,92,584	53,178.27	51,672.80	6,83,967	48,000.00	46,441.59
21	Manipur	3,47,824	834.73	826.93	50,135	822.07	734.79	7,015	540.81	484.17
22	Meghalaya	1,64,716	461.53	458.01	38,267	705.57	680.21	9,580	620.58	599.36
23	Mizoram	44,999	183.85	177.96	40,792	782.05	715.40	4,717	372.25	325.82
24	Nagaland	60,952	198.51	195.01	32,051	551.45	510.33	5,914	461.31	406.49
25	Odisha	2,23,05,360	56,103.74	55,210.68	17,42,976	22,257.39	21,256.05	1,78,940	13,470.94	12,697.94
26	Pondicherry	7,86,127	2,326.52	2,320.08	1,34,824	1,892.66	1,854.96	24,775	1,090.02	1,056.10
27	Punjab	58,43,376	16,457.34	16,112.82	9,98,718	17,227.37	16,455.82	2,04,224	16,020.88	15,393.09
28	Rajasthan	1,26,33,842	35,473.78	34,951.13	23,62,963	40,607.31	39,567.00	5,25,088	32,367.44	31,607.70
29	Sikkim	90,540	246.35	241.29	25,811	449.12	430.47	6,501	359.16	341.88
30	Tamil Nadu	3,73,27,659	1,04,945.47	1,04,692.52	41,32,669	57,283.09	55,890.81	7,39,164	34,561.07	33,636.94
31	Telangana	41,55,758	10,822.20	10,652.50	9,63,008	18,430.90	17,867.89	2,29,022	16,127.62	15,762.39
32	Tripura	18,92,686	5,681.23	5,658.03	3,76,030	4,548.80	4,342.13	12,020	896.62	830.03
33	Union Territory of Jammu and Kashmir	3,14,995	892.85	870.81	7,31,888	16,069.70	15,636.40	1,13,467	8,447.64	8,206.46
34	Union Territory of Ladakh	1,616	4.41	4.37	18,367	387.14	383.39	4,268	318.35	310.50
35	Uttar Pradesh	2,92,05,235	71,172.63	69,734.69	37,65,441	60,454.82	57,418.09	5,69,079	45,298.19	42,839.87
36	Uttarakhand	17,24,822	4,905.10	4,808.70	4,05,354	7,902.78	7,562.43	79,235	6,274.51	6,010.21
37	West Bengal	3,07,11,122	80,992.57	80,226.01	49,09,720	63,099.53	61,008.61	3,67,345	22,399.67	21,198.60
	<b>Total</b>	<b>30,62,15,047</b>	<b>8,15,164.02</b>	<b>8,05,458.32</b>	<b>4,54,58,995</b>	<b>6,83,779.61</b>	<b>6,55,209.88</b>	<b>70,85,077</b>	<b>4,62,048.92</b>	<b>4,43,781.25</b>

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal

## Annexure IV as referred to in Part (d) of Lok Sabha Unstarred Que No. 1259 for reply on 25.07.2022

## Details of loans extended under Pradhan Mantri Mudra Yojana (PMMY) in districts of Nagpur, Washim and Yavatmal (from 01.04.2016 to 01.07.2022)

## District - Nagpur

[Amount in Rs. Crore]

Sr. No.	Category	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
		No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount
1	General	4,61,944	1,221.59	1,206.17	91,834	1,621.35	1,542.94	25,187	1,723.93	1,633.01	5,78,965	4,566.86	4,382.12
2	SC	2,68,880	715.83	710.37	16,092	149.86	146.27	696	49.66	46.77	2,85,668	915.32	903.41
3	ST	1,80,960	479.99	476.25	9,215	76.74	75.36	289	20.36	19.33	1,90,464	577.07	570.94
4	OBC	8,39,615	2,264.96	2,248.34	58,902	697.09	681.43	5,700	319.19	306.51	9,04,217	3,281.24	3,236.29
5	<b>Total</b>	<b>17,51,399</b>	<b>4,682.35</b>	<b>4,641.16</b>	<b>1,76,043</b>	<b>2,545.04</b>	<b>2,446.01</b>	<b>31,872</b>	<b>2,113.10</b>	<b>2,005.62</b>	<b>19,59,314</b>	<b>9,340.49</b>	<b>9,092.77</b>
<b>Out of Above</b>													
6	Women Entrepreneurs	15,84,561	4,324.44	4,298.21	1,05,150	858.65	844.37	6,706	209.07	195.69	16,96,417	5,392.17	5,338.29
7	New Entrepreneurs / Accounts	2,12,650	523.88	517.39	45,501	1,043.34	996.68	13,771	1,002.45	956.92	2,71,922	2,569.68	2,471.01
8	Minority	1,01,289	263.60	261.71	9,011	138.29	132.27	1,340	103.05	97.01	1,11,640	504.94	490.98

## District - Washim

[Amount in Rs. Crore]

Sr. No.	Category	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
		No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount
1	General	88,004	230.30	229.44	13,627	166.96	161.81	4,183	99.61	96.00	1,05,814	496.88	487.23
2	SC	39,817	102.59	102.14	2,003	14.75	14.30	41	2.73	2.51	41,861	120.07	118.93
3	ST	10,749	27.39	27.29	430	3.20	3.15	17	1.11	1.06	11,196	31.71	31.49
4	OBC	1,34,849	358.81	357.27	7,890	78.84	76.71	530	22.68	21.95	1,43,269	460.33	455.93
5	<b>Total</b>	<b>2,73,419</b>	<b>719.09</b>	<b>716.11</b>	<b>23,950</b>	<b>263.77</b>	<b>255.99</b>	<b>4,771</b>	<b>126.11</b>	<b>121.47</b>	<b>3,02,140</b>	<b>1,109.01</b>	<b>1,093.58</b>
<b>Out of Above</b>													
6	Women Entrepreneurs	2,34,278	607.41	605.38	16,498	120.00	118.42	3,465	29.05	27.78	2,54,241	756.45	751.60
7	New Entrepreneurs / Accounts	53,665	133.98	133.17	4,830	86.72	82.76	828	58.60	56.71	59,323	279.27	272.63
8	Minority	32,814	83.56	83.28	1,828	17.50	16.84	83	5.88	5.58	34,725	106.93	105.69

## District - Yavatmal

[Amount in Rs. Crore]

Sr. No.	Category	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
		No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/Cs	Sanctioned Amount	Disbursed Amount
1	General	2,42,087	633.31	630.05	26,247	346.41	336.07	6,846	287.62	275.19	2,75,180	1,267.35	1,241.31
2	SC	1,00,382	259.02	256.79	5,411	38.30	37.68	426	9.08	8.49	1,06,219	306.37	302.95
3	ST	1,81,876	456.14	452.63	7,780	52.01	51.49	86	4.88	4.68	1,89,742	513.03	508.83
4	OBC	4,72,284	1,206.86	1,199.53	19,567	161.77	158.79	1,122	57.33	54.98	4,92,973	1,425.95	1,413.30
5	<b>Total</b>	<b>9,96,629</b>	<b>2,555.34</b>	<b>2,539.02</b>	<b>59,005</b>	<b>598.47</b>	<b>584.05</b>	<b>8,480</b>	<b>358.90</b>	<b>343.33</b>	<b>10,64,114</b>	<b>3,512.71</b>	<b>3,466.40</b>
<b>Out of Above</b>													
6	Women Entrepreneurs	9,22,976	2,359.51	2,344.86	43,450	294.52	292.79	4,382	43.57	41.89	9,70,808	2,697.60	2,679.56
7	New Entrepreneurs / Accounts	1,24,893	301.02	298.24	9,161	181.97	173.96	2,629	193.61	188.60	1,36,683	676.59	660.79
8	Minority	81,300	202.16	201.05	3,781	36.24	35.42	216	16.50	15.89	85,297	254.91	252.36

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal